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1964

# Operating Ratios

of Member Banks

Tenth Federal Reserve District

1964



Federal Reserve Bank  
of Kansas City

University of Kansas

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FEDERAL RESERVE BANK  
OF KANSAS CITY

April 1965

*TO MEMBER BANKS IN THE  
TENTH FEDERAL RESERVE DISTRICT:*

The condition and earnings ratios of member banks in the Tenth District covering operating results in 1964 are presented in the following pages.

Operating ratios for all District member banks appear in the first table, and the ratios for member banks by states appear in succeeding tables. Ratios for Kansas, Nebraska, and Oklahoma are presented separately, while those for Colorado, New Mexico, and Wyoming are combined into a single table. Ratios for banks in the latter three states are not shown separately because there are not enough banks to permit valid comparisons in the various size classifications. For the same reason, the ratios of banks in the Tenth District portion of Missouri are not tabulated separately but are included in the District summary table.

The operating ratios for each grouping of banks in the District table are presented as averages (a) for all banks in the group, (b) for the 50 per cent of the banks with the highest ratios of net current earnings to total assets, and (c) for the 25 per cent of the banks with the highest such ratios. Thus, each bank may compare its ratios not only with the average ratios of all banks in its size group, but also with the average ratios of the higher-earning banks. To provide more meaningful comparisons, the basis for classifying higher-earning banks has been changed this year. In prior years the ratio of net current earnings to total capital accounts was used.

The operating ratios presented here are unweighted averages of ratios of individual banks, not the ratios of dollar aggregates. Thus, each bank has the same importance in determining the average ratios. The asset and liability figures used in computing the 1964 operating ratios are averages of data in the call reports of December 20, 1963, April 15, 1964, and June 30, 1964; the earnings and expense figures used are from reports of earnings and expenses for the calendar year 1964.

At the end of the booklet, a summary table is included which shows the ratios for all District member banks by years since 1949. Examination of these data will aid in studying some of the longer-term trends in District banking and will give perspective to recent changes in summary ratios. The ratios for years prior to 1962 are based on averages of prior year end, midyear, and fall call reports, while the ratios for 1962 and subsequent years are based on averages of prior year end, spring, and midyear call reports. Comparisons of the ratios for back years with those for 1962, 1963, and 1964 should not be materially affected.

To facilitate comparisons, the individual bank ratios for each member bank receiving this report have been entered on a separate sheet, which has been inserted in the report. (In cases where more than one copy of the report is sent to a given bank, however, the individual bank ratio sheet has been inserted in only the top copy.) A discussion of some aspects of bank operations in 1964 appears on the opposite page.

Very truly yours,

A handwritten signature in dark ink, appearing to read "George A. Clay". The signature is fluid and cursive, with a large, stylized initial "G" and a long, sweeping underline.

President

## COMMENT AND INTERPRETATION

Net current earnings as a percentage of total assets declined from 1.32 in 1963 to 1.31 in 1964 at member banks in the Tenth Federal Reserve District. Total expenses increased from 3.40 to 3.69 per cent of assets, while total operating revenue increased somewhat less, from 4.73 to 5.00 per cent of assets.

The increase in total expenses reflected advances in all three of its components. Wages and salaries increased from 1.42 to 1.51 per cent of total assets; this percentage had been constant at about 1.42 since 1960. Interest expense on time deposits as a percentage of assets continued to increase, but much less during 1964 than in 1962 and 1963. Most of the increase in interest cost was due to the rise in time deposits relative to total deposits, as banks on average paid interest on 32.8 per cent of their deposits in 1964, compared with 30.0 per cent in 1963. Other expenses also continued to rise, but somewhat more than in recent years.

Member banks continued to shift their funds into higher-earning classes of assets in response to the higher cost of funds and to the increased proportion of time deposits to total deposits. Total loans increased from 43.5 to 45.3 per cent of total assets, while holdings of U. S. Government securities declined from 27.5 to 26.2 per cent of assets. Shifts also occurred among the various loan categories, as real-estate, business, and consumer loans increased as a percentage of total loans. The result of this redistribution was a slight rise in the average rate of returns on loans. The average rates of interest earned on U. S. Government securities and state and local issues both increased substantially. The continued shift to longer-dated issues and a higher

average level of market yields contributed to the higher rate on Governments, while the willingness of banks to invest in a broader range of issues increased the rate earned on state and local securities.

Net profit before taxes as a percentage of assets declined slightly during 1964, reflecting a higher average loss rate on loans and reduced profits from sales of securities. Net losses and charge-offs amounted to 0.31 per cent of total loans, the highest rate since the 0.43 per cent posted in 1953. For the period 1960-1963, the rate had been approximately 0.21 per cent of total loans, while for the prior 4 years (1956-1959) the rate was between 0.08 and 0.14 per cent. After-tax profit fell from 0.79 to 0.74 per cent of assets, and from 8.7 to 8.2 per cent of capital accounts.

Comparisons among the states indicate that Nebraska banks continued to have the highest net current earnings in relation to assets, although they experienced a decline in this ratio in 1964. Though the operating revenue ratio of Nebraska banks was below that of banks in Oklahoma and the western states of Colorado, New Mexico, and Wyoming, their net earnings ratio was highest largely because of comparatively low interest expense on time deposits. Nebraska banks paid an average rate of 3.05 per cent in 1964 and time deposits were only 27.2 per cent of total deposits. At banks in Colorado, New Mexico, and Wyoming, total expenses relative to assets appear to be unusually high, probably because of the large number of newly chartered banks in these states. Kansas banks had the highest net profit in relation to capital accounts, 8.9 per cent, which was moderately above the District average of 8.2 per cent.



ALL TENTH DISTRICT MEMBER BANKS,

	All Banks		Group 1 Under \$1 Million			Group 2 \$1 - 2 Million		
	1964	1963	Group Average	Upper 50%	Highest 25%	Group Average	Upper 50%	Highest 25%
	794	759	40	20	10	121	61	30
Number of Banks.....								
SUMMARY RATIOS								
Percentage of Total Capital Accounts								
1. Net current operating earnings.....	14.2	14.7	7.6	12.6	15.1	11.5	15.6	17.7
2. Net income before related taxes.....	11.8	12.8	7.9	12.2	14.5	9.3	13.6	15.5
3. Net income after taxes.....	8.2	8.7	6.1	9.5	11.4	6.9	10.2	11.6
4. Cash dividends declared.....	3.2	3.4	2.5	3.8	4.0	3.0	4.1	5.2
Percentage of Total Assets								
5. Total operating revenue.....	5.00	4.73	5.11	4.88	4.75	5.37	5.34	5.84
6. Salaries and wages.....	1.51	1.42	2.10	1.70	1.42	1.85	1.66	1.80
7. Interest on time and savings deposits.....	0.99	0.90	0.50	0.42	0.50	0.81	0.72	0.57
8. All other expenses .....	1.19	1.08	1.66	1.07	0.77	1.42	1.12	1.28
9. Total expenses .....	3.69	3.40	4.26	3.19	2.69	4.08	3.50	3.65
10. Net current operating earnings.....	1.31	1.32	0.85	1.68	2.07	1.29	1.84	2.18
11. Net income after taxes.....	0.74	0.79	0.59	1.28	1.56	0.77	1.19	1.45
SOURCES AND DISPOSITION OF INCOME								
Percentage of Total Operating Revenue								
12. Interest on U. S. Government securities.....	21.0	21.4	24.2	27.8	28.9	22.4	22.6	17.8
13. Interest and dividends on other securities.....	6.1	6.4	2.7	3.8	3.3	4.2	4.5	4.9
14. Revenue on loans.....	62.7	62.1	62.4	57.9	57.6	62.6	62.9	65.5
15. All other revenue.....	10.2	10.1	10.7	10.5	10.2	10.8	10.0	11.8
16. Total revenue .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
17. Service charges on deposit accounts†.....	7.1	7.1	6.9	6.5	6.6	7.5	6.5	7.2
18. Trust department revenue†.....	2.7	2.5	*	*	*	*	*	*
19. Salaries and wages.....	30.0	30.3	41.4	35.3	30.5	34.7	31.0	31.1
20. Officer and employee benefits .....	2.5	2.5	2.2	2.2	1.8	2.1	1.9	2.0
21. Interest on time and savings deposits.....	19.9	18.9	9.3	7.9	9.8	15.2	13.9	9.7
22. Net occupancy expense of bank premises.....	4.4	4.1	6.5	4.1	3.4	4.5	3.6	3.8
23. All other expenses.....	16.3	15.9	21.7	14.9	10.7	18.2	14.4	14.8
24. Total expenses .....	73.1	71.7	81.1	64.4	56.2	74.7	64.8	61.4
25. Net current operating earnings.....	26.9	28.3	18.9	35.6	43.8	25.3	35.2	38.6
26. Net losses (—) or recoveries (+)‡.....	—3.0	—1.8	+0.7	—1.1	—1.0	—3.4	—3.7	—4.3
27. Net increase (—) or decrease (+) in valuation reserves .....	—1.2	—1.5	—0.1	—0.1	—0.1	—1.0	—0.9	—0.4
28. Taxes on net income.....	7.0	8.0	5.0	7.6	9.6	5.4	7.7	8.7
29. Net income after taxes.....	15.7	17.0	14.5	26.8	33.1	15.5	22.9	25.2
RATES OF RETURN ON SECURITIES AND LOANS								
Percentage of Securities								
30. Interest on U. S. Government securities.....	3.79	3.51	3.70	3.93	3.98	3.79	3.77	3.68
31. Interest and dividends on other securities.....	3.42	3.19	4.53	3.55	4.00	3.86	3.59	3.48
32. Net losses (—) or recoveries and profits (+) on total securities‡.....	+0.01	+0.08	—0.04	+0.02	+0.04	+0.04	+0.02	+0.05
Percentage of Total Loans (Net)								
33. Revenue on loans .....	6.99	6.90	7.78	7.58	7.05	7.43	7.39	8.01
34. Net losses (—) or recoveries (+)‡.....	—0.31	—0.20	—0.26	—0.24	—0.18	—0.39	—0.41	—0.45
DISTRIBUTION OF TOTAL ASSETS								
Percentage of Total Assets								
35. U. S. Government securities .....	26.2	27.5	29.0	31.8	33.0	28.6	28.4	24.4
36. Other securities .....	9.5	9.5	4.1	6.2	5.3	6.4	7.2	8.3
37. Loans (net) .....	45.3	43.5	42.3	38.5	39.9	45.6	45.7	47.8
38. Cash assets .....	17.7	18.4	23.3	23.1	21.5	18.4	17.9	18.5
39. Real estate assets.....	1.2	1.0	1.2	0.4	0.3	0.9	0.7	0.9
40. All other assets .....	0.1	0.1	0.1	.....	.....	0.1	0.1	0.1
41. Total assets .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
DISTRIBUTION OF TOTAL LOANS								
Percentage of Total Loans (Gross)								
42. Real estate loans .....	16.7	16.1	9.5	8.5	5.5	13.9	11.7	10.4
43. Loans to nonbank financial institutions.....	1.3	1.2	0.9	0.5	0.3	0.5	0.1	0.1
44. CCC loans to farmers.....	2.6	6.3	6.5	9.5	11.7	3.8	4.2	3.2
45. Other loans to farmers.....	37.8	37.9	48.2	54.8	59.2	47.4	54.5	54.7
46. Commercial and industrial loans.....	18.0	16.8	11.8	6.4	4.3	12.3	9.3	9.2
47. Consumer loans to individuals.....	21.8	20.2	21.8	18.4	18.6	20.6	18.7	20.9
48. All other loans.....	1.8	1.5	1.3	1.9	0.4	1.5	1.5	1.5
49. Total loans .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
OTHER RATIOS								
In Percentage								
50. Total capital accounts to total assets.....	10.2	9.5	16.7	14.0	14.2	12.8	12.6	13.2
51. Total capital accounts to total assets excluding U.S. Government securities and cash assets.....	19.3	18.6	37.9	33.9	32.8	25.9	25.1	24.6
52. Total capital accounts to total deposits.....	11.8	10.9	21.7	16.7	16.8	15.4	14.9	15.8
53. Time to total deposits.....	32.8	30.0	21.6	15.6	17.8	28.1	26.3	22.8
54. Interest on time deposits.....	3.22	3.15	2.53	2.50	2.74	2.99	2.86	2.75

NOTE: Ratios for 1963 include latest revisions.  
\* Figures not shown where fewer than three banks in the group.



## ACCORDING TO SIZE OF DEPOSITS, 1964

Group 3 \$2 - 5 Million			Group 4 \$5 - 10 Million			Group 5 \$10 - 50 Million			Group 6 \$50 Million and Over			Your Figures	
Group Average	Upper 50%	Highest 25%	Group Average	Upper 50%	Highest 25%	Group Average	Upper 50%	Highest 25%	Group Average	Upper 50%	Highest 25%	Your Bank was in Group -----	
301	151	75	155	78	39	144	72	36	33	17	8	1964	1963
13.3	16.1	18.0	17.0	20.7	22.4	16.8	20.0	20.9	16.8	19.0	22.6		1
10.6	13.1	14.7	14.3	16.9	17.5	14.3	17.1	17.9	14.5	17.2	20.3		2
7.7	9.4	10.3	9.6	10.6	10.2	9.2	10.8	11.0	8.5	9.7	10.6		3
3.0	3.5	4.0	3.6	4.0	4.2	3.3	3.8	3.5	4.1	4.7	5.9		4
4.97	5.07	5.09	4.94	5.22	5.44	4.93	5.17	5.23	4.33	4.24	4.41		5
1.54	1.47	1.37	1.35	1.27	1.29	1.27	1.26	1.26	1.02	0.94	0.94		6
1.01	0.91	0.81	1.06	1.04	1.01	1.17	1.09	0.99	0.98	0.76	0.74		7
1.16	1.03	1.00	1.08	1.05	1.02	1.10	1.09	1.06	0.96	0.85	0.79		8
3.71	3.41	3.18	3.49	3.36	3.32	3.54	3.44	3.31	2.96	2.55	2.47		9
1.26	1.65	1.91	1.46	1.86	2.12	1.40	1.73	1.92	1.37	1.69	1.95		10
0.71	0.96	1.10	0.81	0.94	0.96	0.78	0.95	1.03	0.72	0.88	0.95		11
21.4	20.1	19.2	21.2	18.7	16.3	18.7	17.4	16.9	17.0	18.4	22.6		12
6.1	6.5	6.8	7.2	6.3	5.7	7.6	7.4	7.4	5.7	6.0	6.4		13
63.6	64.6	65.3	61.3	64.3	67.1	62.0	62.6	63.3	65.8	64.9	60.0		14
8.9	8.8	8.7	10.3	10.7	10.9	11.7	12.6	12.4	11.5	10.7	11.0		15
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
6.5	6.2	6.3	7.9	8.1	8.1	8.2	8.5	8.0	4.2	4.0	4.7		17
0.4	*	*	0.6	0.4	0.5	1.8	2.3	2.3	4.9	5.1	4.2		18
31.2	29.1	26.9	27.3	24.5	23.7	25.5	24.3	24.3	23.3	22.1	21.4		19
2.3	1.9	2.1	2.7	2.3	2.0	2.9	2.8	2.7	2.9	2.7	2.5		20
20.1	17.6	15.3	21.6	19.7	18.3	23.8	20.8	18.5	22.2	17.7	16.2		21
4.2	3.3	3.1	4.2	3.6	3.2	4.4	4.1	3.7	3.8	3.0	2.7		22
16.4	14.7	14.2	14.7	13.8	13.0	14.9	14.0	13.6	15.4	14.2	12.4		23
74.2	66.6	61.6	70.5	63.9	60.2	71.5	66.0	62.8	67.6	59.7	55.2		24
25.8	33.4	38.4	29.5	36.1	39.8	28.5	34.0	37.2	32.4	40.3	44.8		25
-3.7	-4.5	-4.8	-3.4	-4.8	-6.7	-2.3	-2.9	-3.6	-2.0	-0.6	-2.7		26
-1.1	-1.0	-1.2	-1.2	-1.7	-1.8	-1.6	-1.6	-1.4	-1.6	-2.5	-1.5		27
6.0	8.0	9.8	8.3	11.2	13.3	8.6	10.7	12.3	11.7	16.0	18.8		28
15.0	19.9	22.6	16.6	18.4	18.0	16.0	18.8	19.9	17.1	21.2	21.8		29
3.86	3.88	3.92	3.79	3.77	3.80	3.70	3.79	3.81	3.71	3.70	3.83		30
3.32	3.44	3.53	3.10	3.15	3.06	3.31	3.25	3.51	3.24	3.25	3.44		31
+0.02	+0.01	-0.03	+0.01	+0.05	+0.07	+0.02	-----	+0.02	-0.06	-0.01	-0.07		32
6.98	7.13	7.09	6.92	7.18	7.31	6.81	6.92	6.95	5.71	5.72	5.67		33
-0.33	-0.41	-0.38	-0.31	-0.40	-0.53	-0.22	-0.25	-0.31	-0.14	-0.08	-0.07		34
26.2	24.8	23.7	26.8	25.2	22.8	24.2	23.1	22.3	19.1	20.2	24.3		35
9.4	10.0	10.3	11.3	10.4	10.2	12.2	12.2	12.1	7.8	7.9	8.8		36
46.0	46.5	47.4	44.2	47.2	50.2	45.2	47.1	48.0	49.7	47.7	46.4		37
17.2	17.7	17.7	16.4	16.0	15.5	16.9	16.0	16.2	21.1	22.1	18.4		38
1.1	0.9	0.8	1.2	1.1	1.1	1.3	1.4	1.2	1.8	1.6	1.6		39
0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.5	0.5	0.5		40
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
15.3	14.5	12.6	18.6	18.3	14.9	22.1	22.0	19.3	16.0	13.3	12.7		42
0.5	0.4	0.3	1.1	0.9	0.6	2.5	2.1	2.1	7.9	9.0	8.4		43
3.1	2.7	2.9	1.9	1.8	1.7	0.6	0.5	0.4	0.4	0.3	0.4		44
46.4	48.3	52.1	35.7	36.1	37.5	18.2	17.5	18.3	7.5	6.3	5.0		45
14.5	13.3	13.0	18.7	19.0	20.9	26.9	26.3	25.8	35.0	37.3	34.4		46
18.9	19.3	17.4	22.8	22.8	23.3	27.6	29.2	31.3	22.4	22.5	27.4		47
1.3	1.5	1.7	1.2	1.1	1.1	2.1	2.4	2.8	10.8	11.3	11.7		48
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
10.1	10.6	11.0	8.7	9.2	9.8	8.5	9.0	9.5	8.4	9.2	9.1		50
18.8	19.4	19.6	15.8	15.9	16.1	14.7	15.0	15.8	14.2	16.1	16.1		51
11.5	12.0	12.4	9.6	10.2	11.0	9.4	10.1	10.7	9.4	10.4	10.3		52
33.1	30.6	27.7	35.4	34.7	34.1	37.0	35.2	32.7	29.7	23.7	22.8		53
3.22	3.15	3.09	3.26	3.23	3.22	3.47	3.42	3.34	3.66	3.61	3.58		54

† Excludes transfers to and from valuation reserves.

† Excludes transfers to and from valuation reserves.

KANSAS MEMBER BANKS, GROUPED						
Number of Banks.....	All Banks		Group 1 Under \$1 Million		Group 2 \$1 - 2 Million	
	1964	1963	1964	1963	1964	1963
	208	209	10	12	32	35
SUMMARY RATIOS						
<i>Percentage of Total Capital Accounts</i>						
1. Net current operating earnings.....	14.3	13.9	8.9	7.5	11.8	11.1
2. Net income before related taxes.....	12.1	11.8	12.5	8.2	9.0	9.8
3. Net income after taxes.....	8.9	8.6	10.2	6.2	7.1	7.8
4. Cash dividends declared.....	2.9	2.9	2.4	2.3	2.4	2.5
<i>Percentage of Total Assets</i>						
5. Total operating revenue.....	4.58	4.38	4.45	4.11	4.58	4.42
6. Salaries and wages.....	1.34	1.31	1.88	1.75	1.54	1.49
7. Interest on time and savings deposits.....	0.94	0.83	0.47	0.54	0.85	0.78
8. All other expenses .....	0.97	0.98	1.00	0.94	0.98	1.04
9. Total expenses .....	3.25	3.12	3.35	3.23	3.37	3.31
10. Net current operating earnings.....	1.33	1.25	1.10	0.88	1.22	1.11
11. Net income after taxes.....	0.83	0.78	1.12	0.71	0.73	0.79
SOURCES AND DISPOSITION OF INCOME						
<i>Percentage of Total Operoting Revenue</i>						
12. Interest on U. S. Government securities.....	23.4	22.2	32.8	26.6	24.5	23.0
13. Interest and dividends on other securities.....	8.2	8.4	2.8	3.8	6.4	7.3
14. Revenue on loans.....	59.8	60.6	56.3	62.2	61.7	62.2
15. All other revenue.....	8.6	8.8	8.1	7.4	7.4	7.5
16. Total revenue .....	100.0	100.0	100.0	100.0	100.0	100.0
17. Service charges on deposit accounts†.....	6.1	6.4	5.8	5.7	5.4	5.5
18. Trust department revenue†.....	1.7	2.3	*	*	*	*
19. Salaries and wages.....	29.2	30.0	42.5	42.5	33.5	34.0
20. Officer and employee benefits.....	2.3	2.3	1.9	2.1	2.0	2.0
21. Interest on time and savings deposits.....	20.4	19.0	10.0	12.7	18.4	17.5
22. Net occupancy expense of bank premises.....	4.2	4.4	4.5	4.3	4.0	4.8
23. All other expenses.....	14.6	15.5	15.4	16.3	15.5	16.6
24. Total expenses .....	70.7	71.2	74.3	77.9	73.4	74.9
25. Net current operating earnings.....	29.3	28.8	25.7	22.1	26.6	25.1
26. Net losses (—) or recoveries (+) ‡.....	—3.3	—2.7	+10.6	+1.6	—4.6	—1.5
27. Net increase (—) or decrease (+) in valuation reserves .....	—0.7	—1.4	.....	.....	—1.1	—0.9
28. Taxes on net income.....	6.8	6.7	6.6	6.0	4.6	5.0
29. Net income after taxes.....	18.5	18.0	29.7	17.7	16.3	17.7
RATES OF RETURN ON SECURITIES AND LOANS						
<i>Percentage of Securities</i>						
30. Interest on U. S. Government securities.....	3.83	3.58	4.02	3.63	3.86	3.59
31. Interest and dividends on other securities.....	3.33	3.19	4.12	3.91	3.40	3.38
32. Net losses (—) or recoveries and profits (+) on total securities‡.....	—0.04	+0.03	—0.21	+0.04	—0.04	+0.09
<i>Percentage of Total Loans (Net)</i>						
33. Revenue on loans .....	6.43	6.23	6.37	5.65	6.38	6.20
34. Net losses (—) or recoveries (+) ‡.....	—0.29	—0.20	—0.16	+0.13	—0.41	—0.21
DISTRIBUTION OF TOTAL ASSETS						
<i>Percentage of Total Assets</i>						
35. U. S. Government securities .....	26.9	26.2	34.0	27.8	28.0	26.6
36. Other securities .....	12.0	11.8	4.4	5.5	9.3	9.5
37. Loans (net) .....	43.2	43.2	40.2	45.2	44.7	45.1
38. Cash assets .....	16.9	17.8	21.1	21.1	17.3	18.1
39. Real estate assets.....	0.9	0.9	0.2	0.3	0.7	0.6
40. All other assets .....	0.1	0.1	0.1	0.1	.....	0.1
41. Total assets .....	100.0	100.0	100.0	100.0	100.0	100.0
DISTRIBUTION OF TOTAL LOANS						
<i>Percentage of Total Loans (Gross)</i>						
42. Real estate loans .....	14.8	13.6	5.4	5.5	12.7	10.2
43. Loans to nonbank financial institutions.....	1.0	0.9	.....	.....	0.2	.....
44. CCC loans to farmers.....	3.7	11.5	10.7	25.6	4.5	12.8
45. Other loans to farmers.....	44.0	40.0	62.9	50.3	58.4	54.5
46. Commercial and industrial loans.....	15.1	14.7	6.7	6.8	7.3	7.3
47. Consumer loans to individuals.....	20.1	18.2	13.6	11.4	16.3	14.7
48. All other loans.....	1.3	1.1	0.7	0.4	0.6	0.5
49. Total loans .....	100.0	100.0	100.0	100.0	100.0	100.0
OTHER RATIOS						
<i>In Percentage</i>						
50. Total capital accounts to total assets.....	9.5	9.3	12.4	11.8	10.9	10.3
51. Total capital accounts to total assets excluding U.S. Government securities and cash assets....	18.1	17.3	33.5	24.9	22.1	20.3
52. Total capital accounts to total deposits.....	10.7	10.3	14.2	13.4	12.5	11.6
53. Time to total deposits.....	32.3	28.9	18.4	20.6	30.5	27.7
54. Interest on time deposits.....	3.05	3.00	2.11	2.15	2.88	2.96

NOTE: Ratios for 1963 include latest revisions.  
 \* Figures not shown where fewer than three banks in the group.



ACCORDING TO SIZE OF DEPOSITS, 1964

Group 3 \$2 - 5 Million		Group 4 \$5 - 10 Million		Group 5 \$10 - 50 Million		Group 6 \$50 Million and Over		Your Figures	
1964	1963	1964	1963	1964	1963	1964	1963	1964	1963
81	79	45	46	34	31	6	6		
13.8	14.1	16.2	15.4	16.8	16.5	17.3	16.7		1
11.2	11.3	13.9	12.3	14.3	14.9	16.4	16.3		2
8.4	8.7	9.7	8.5	10.0	10.2	10.0	9.6		3
2.7	2.8	3.7	3.3	2.9	2.9	4.0	4.0		4
4.61	4.43	4.56	4.36	4.69	4.42	4.10	3.89		5
1.37	1.33	1.22	1.18	1.21	1.20	0.85	0.84		6
1.00	0.88	0.96	0.85	1.00	0.86	0.81	0.72		7
0.96	0.95	0.96	1.01	1.02	1.01	0.77	0.77		8
3.33	3.16	3.14	3.04	3.23	3.07	2.43	2.33		9
1.28	1.27	1.42	1.31	1.45	1.35	1.68	1.56		10
0.78	0.80	0.84	0.73	0.88	0.82	0.98	0.89		11
23.4	21.2	22.4	21.8	20.9	22.4	22.5	23.5		12
8.2	8.7	9.2	8.8	9.8	10.0	9.4	8.7		13
61.0	62.7	59.1	59.6	57.7	54.9	59.3	59.0		14
7.4	7.4	9.3	9.8	11.6	12.7	8.8	8.8		15
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0 16
5.4	5.4	7.0	7.7	7.9	8.5	4.2	4.5		17
*	*	0.7	1.9	1.8	2.2	3.1	2.9		18
29.6	30.0	26.6	27.1	25.7	26.8	20.6	21.4		19
2.0	2.1	2.6	2.7	2.7	2.8	2.7	2.8		20
21.8	19.9	21.2	19.6	21.3	19.7	19.8	18.8		21
4.3	3.8	4.3	5.1	4.0	4.5	2.9	3.5		22
14.3	15.2	14.1	15.2	14.9	15.4	13.5	13.7		23
72.0	71.0	68.8	69.7	68.6	69.2	59.5	60.2		24
28.0	29.0	31.2	30.3	31.4	30.8	40.5	39.8		25
-4.2	-4.2	-4.2	-3.6	-3.2	-1.4	-0.7	+1.1		26
-0.7	-1.3	-----	-2.0	-1.2	-1.8	-1.1	-2.2		27
5.7	5.4	8.5	7.8	8.0	9.1	14.9	16.1		28
17.4	18.1	18.5	16.9	19.0	18.5	23.8	22.6		29
3.80	3.64	3.84	3.55	3.78	3.44	3.94	3.51		30
3.26	3.25	3.03	3.02	3.62	2.88	3.03	2.82		31
-0.04	-0.03	-0.02	+0.03	-0.05	+0.08	-0.02	+0.16		32
6.45	6.29	6.49	6.26	6.56	6.42	5.47	5.57		33
-0.32	-0.30	-0.25	-0.19	-0.24	-0.11	-0.08	-0.02		34
27.0	24.9	26.2	26.3	25.3	28.1	23.4	25.9		35
11.6	11.9	14.0	12.9	15.2	15.3	12.5	11.9		36
44.1	45.0	41.9	41.8	41.6	38.2	44.5	41.3		37
16.3	17.2	16.7	17.8	16.6	17.3	18.2	19.5		38
0.9	0.9	1.1	1.1	1.2	1.0	1.0	1.0		39
0.1	0.1	0.1	0.1	0.1	0.1	0.4	0.4		40
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0 41
15.2	14.1	14.8	14.7	19.5	18.5	9.5	9.1		42
0.3	0.3	0.9	0.6	2.4	2.6	9.5	9.4		43
4.3	13.3	2.9	8.8	0.8	5.6	0.4	2.2		44
49.0	43.9	43.2	38.5	19.3	17.5	12.7	12.2		45
12.0	11.2	17.3	18.5	25.4	23.9	39.7	43.2		46
18.3	16.3	19.8	18.0	30.6	29.9	18.3	18.6		47
0.9	0.9	1.1	0.9	2.0	2.0	9.9	5.3		48
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0 49
9.4	9.1	8.8	8.6	8.8	8.4	9.9	9.5		50
17.2	16.3	15.8	15.9	15.5	15.6	16.9	17.5		51
10.5	10.1	9.7	9.5	9.7	9.2	11.4	10.7		52
34.0	30.3	33.5	30.2	33.8	29.7	24.7	22.2		53
3.12	3.04	3.05	2.99	3.20	3.13	3.76	3.71		54

† Included in Item 15. Average covers only those banks reporting service charges on deposit accounts or trust department revenue.  
‡ Excludes transfers to and from valuation reserves.

NEBRASKA MEMBER BANKS, GROUPED

	All Banks		Group 1 Under \$1 Million		Group 2 \$1 - 2 Million	
	1964	1963	1964	1963	1964	1963
	135	134	7	9	24	23
Number of banks.....						
SUMMARY RATIOS						
Percentage of Total Capital Accounts						
1. Net current operating earnings.....	14.4	15.3	12.5	12.1	12.9	13.5
2. Net income before related taxes.....	12.9	13.9	12.6	12.1	12.4	12.7
3. Net income after taxes.....	8.8	9.3	9.9	8.9	8.7	9.0
4. Cash dividends declared.....	3.6	3.7	3.1	3.5	4.1	4.5
Percentage of Total Assets						
5. Total operating revenue.....	4.76	4.62	4.70	4.70	4.86	4.60
6. Salaries and wages.....	1.46	1.44	1.75	1.81	1.65	1.55
7. Interest on time and savings deposits.....	0.82	0.70	0.27	0.29	0.67	0.60
8. All other expenses .....	1.08	1.03	1.04	1.09	1.08	0.98
9. Total expenses .....	3.36	3.17	3.06	3.19	3.40	3.13
10. Net current operating earnings.....	1.40	1.45	1.63	1.51	1.45	1.48
11. Net income after taxes.....	0.86	0.89	1.30	1.10	0.98	0.96
SOURCES AND DISPOSITION OF INCOME						
Percentage of Total Operating Revenue						
12. Interest on U.S. Government securities.....	21.4	21.5	24.0	19.9	25.2	25.8
13. Interest and dividends on other securities.....	5.6	5.3	2.4	1.5	2.8	3.3
14. Revenue on loans.....	64.4	64.3	63.0	68.5	64.0	63.3
15. All other revenue.....	8.6	8.9	10.6	10.1	8.0	7.6
16. Total revenue .....	100.0	100.0	100.0	100.0	100.0	100.0
17. Service charges on deposit accounts†.....	5.5	5.8	6.6	6.2	4.9	4.7
18. Trust department revenue†.....	2.7	2.7	*	*	*	*
19. Salaries and wages.....	31.0	31.3	37.5	39.0	34.3	34.3
20. Officer and employee benefits.....	2.7	2.9	2.6	2.4	2.4	2.7
21. Interest on time and savings deposits.....	17.0	15.1	5.4	6.0	13.6	12.8
22. Net occupancy expense of bank premises.....	3.9	3.4	3.3	4.2	3.2	2.6
23. All other expenses.....	15.8	15.8	15.6	16.3	16.5	15.6
24. Total expenses .....	70.4	68.5	64.4	67.9	70.0	68.0
25. Net current operating earnings.....	29.6	31.5	35.6	32.1	30.0	32.0
26. Net losses (—) or recoveries (+) ‡.....	—0.9	—1.0	+0.6	+1.3	—0.7	+0.6
27. Net increase (—) or decrease (+) in valuation reserves .....	—1.8	—1.6	—0.2	—1.1	—0.6	—2.9
28. Taxes on net income.....	8.7	9.6	7.8	8.5	8.5	8.9
29. Net income after taxes.....	18.2	19.3	28.2	23.8	20.2	20.8
RATES OF RETURN ON SECURITIES AND LOANS						
Percentage of Securities						
30. Interest on U.S. Government securities.....	3.86	3.53	3.81	3.40	3.78	3.64
31. Interest and dividends on other securities.....	3.42	3.43	3.31	3.11	3.99	4.14
32. Net losses (—) or recoveries and profits (+) on total securities‡.....	+0.07	+0.09	+0.06	+0.26	+0.13	+0.09
Percentage of Total Loans (Net)						
33. Revenue on loans .....	6.41	6.31	6.52	6.30	6.40	6.20
34. Net losses (—) or recoveries (+) ‡.....	—0.09	—0.08	+0.10	—0.09	—0.13	+0.03
DISTRIBUTION OF TOTAL ASSETS						
Percentage of Total Assets						
35. U.S. Government securities .....	25.7	27.1	28.5	26.8	30.6	30.9
36. Other securities .....	8.6	7.9	3.9	2.9	4.3	4.6
37. Loans (net) .....	48.3	47.7	46.6	52.1	49.0	47.3
38. Cash assets .....	16.4	16.4	20.5	17.6	15.5	16.7
39. Real estate assets.....	0.9	0.8	0.5	0.5	0.6	0.4
40. All other assets .....	0.1	0.1	.....	0.1	.....	0.1
41. Total assets .....	100.0	100.0	100.0	100.0	100.0	100.0
DISTRIBUTION OF TOTAL LOANS						
Percentage of Total Laans (Gross)						
42. Real estate loans .....	10.9	9.9	6.3	5.3	9.0	8.7
43. Loans to nonbank financial institutions.....	0.9	0.9	.....	.....	.....	.....
44. CCC loans to farmers.....	4.7	7.5	9.8	12.8	4.7	7.5
45. Other loans to farmers.....	58.6	58.7	64.3	65.1	73.0	71.9
46. Commercial and industrial loans.....	11.9	11.0	5.7	5.5	6.1	5.2
47. Consumer loans to individuals.....	11.9	11.0	12.3	9.9	6.5	6.0
48. All other loans.....	1.1	1.0	1.6	1.4	0.7	0.7
49. Total loans .....	100.0	100.0	100.0	100.0	100.0	100.0
OTHER RATIOS						
In Percentage						
50. Total capital accounts to total assets.....	10.1	9.8	13.4	12.9	11.4	11.2
51. Total capital accounts to total assets excluding U.S. Government securities and cash assets.....	18.5	18.4	29.2	25.6	23.0	23.0
52. Total capital accounts to total deposits.....	11.4	11.1	15.7	15.1	13.1	12.8
53. Time to total deposits.....	27.2	24.3	9.2	10.6	23.3	20.7
54. Interest on time deposits.....	3.05	2.92	2.04	1.84	2.64	2.80

NOTE: Ratios for 1963 include latest revisions.  
\* Figures not shown where fewer than three banks in the group.



ACCORDING TO SIZE OF DEPOSITS, 1964

Group 3 \$2 - 5 Million		Group 4 \$5 - 10 Million		Group 5 \$10 - 50 Million		Group 6 \$50 Million and Over		Your Figures	
1964	1963	1964	1963	1964	1963	1964	1963	1964	1963
61	62	19	19	19	16	5	5		
13.9	15.2	15.9	16.4	16.8	17.9	15.5	17.4	.....	1
12.2	13.4	13.1	15.5	15.5	16.5	13.6	15.6	.....	2
8.4	9.1	8.5	10.9	10.2	9.8	8.2	8.5	.....	3
3.3	3.4	3.9	3.7	3.9	3.8	4.2	3.8	.....	4
4.78	4.65	4.78	4.62	4.66	4.50	4.49	4.50	.....	5
1.51	1.44	1.31	1.32	1.20	1.22	1.22	1.23	.....	6
0.80	0.72	1.01	0.82	1.11	0.93	0.72	0.57	.....	7
1.09	1.03	1.05	1.05	1.01	0.97	1.24	1.22	.....	8
3.40	3.19	3.37	3.19	3.32	3.12	3.18	3.02	.....	9
1.38	1.46	1.41	1.42	1.34	1.38	1.31	1.48	.....	10
0.84	0.87	0.75	0.94	0.80	0.74	0.69	0.72	.....	11
21.9	21.8	21.0	20.7	17.2	19.3	11.7	12.0	.....	12
5.5	5.0	8.1	8.5	8.6	7.5	4.6	4.2	.....	13
64.6	64.8	62.9	62.1	64.7	62.7	69.6	70.0	.....	14
8.0	8.4	8.0	8.7	9.5	10.5	14.1	13.8	.....	15
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
5.1	5.5	5.3	6.2	7.2	7.9	4.9	4.8	.....	17
*	*	*	*	0.5	0.9	6.6	6.1	.....	18
31.6	30.9	27.7	29.0	26.1	27.4	26.9	27.4	.....	19
2.5	2.6	3.2	3.4	3.0	3.2	4.3	4.5	.....	20
16.4	15.3	21.1	17.8	23.7	20.6	16.2	12.7	.....	21
4.1	3.4	4.1	3.5	4.4	3.9	3.8	4.5	.....	22
16.0	16.0	14.9	16.0	14.2	14.5	19.4	18.1	.....	23
70.6	68.2	71.0	69.7	71.4	69.6	70.6	67.2	.....	24
29.4	31.8	29.0	30.3	28.6	30.4	29.4	32.8	.....	25
−0.5	−1.9	−2.6	−1.6	−0.8	−0.4	−2.2	−0.7	.....	26
−2.5	−1.4	−2.0	−0.3	−1.6	−2.3	−1.0	−2.3	.....	27
8.5	9.5	8.7	8.8	9.1	11.5	10.6	13.8	.....	28
17.9	19.0	15.7	19.6	17.1	16.2	15.6	16.0	.....	29
3.90	3.53	3.97	3.46	3.80	3.62	3.69	3.31	.....	30
3.43	3.54	3.02	2.88	2.98	2.81	3.92	3.39	.....	31
+0.10	+0.06	−0.05	+0.14	+0.09	+0.12	−0.09	+0.01	.....	32
6.42	6.32	6.52	6.53	6.44	6.32	5.70	5.87	.....	33
−0.04	−0.09	−0.19	−0.14	−0.17	−0.11	−0.12	−0.09	.....	34
26.1	27.6	25.3	26.5	21.0	24.1	13.9	16.1	.....	35
8.3	7.4	12.6	13.1	13.2	11.9	6.3	6.1	.....	36
48.4	48.2	46.7	44.6	47.0	45.0	54.6	53.4	.....	37
16.3	15.9	14.2	14.7	17.1	17.5	22.9	22.3	.....	38
0.8	0.8	1.1	0.9	1.4	1.2	1.7	1.5	.....	39
0.1	0.1	0.1	0.2	0.3	0.3	0.6	0.6	.....	40
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
9.5	8.0	13.0	14.3	17.5	16.1	9.3	10.3	.....	42
0.1	0.2	1.0	1.9	3.3	3.0	5.0	5.6	.....	43
5.6	8.6	4.2	5.7	1.6	3.8	1.4	2.3	.....	44
64.7	65.2	53.9	51.2	34.8	33.7	15.7	14.3	.....	45
9.6	8.7	12.8	12.3	21.8	21.8	36.5	36.3	.....	46
9.8	8.8	14.1	13.9	19.4	19.7	25.4	25.7	.....	47
0.7	0.5	1.0	0.7	1.6	1.9	6.7	5.5	.....	48
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
10.2	9.8	9.1	8.8	8.1	7.8	8.3	8.4	.....	50
18.4	18.0	15.9	16.1	13.2	13.4	13.3	13.7	.....	51
11.5	11.0	10.1	9.8	8.9	8.5	9.4	9.5	.....	52
26.6	24.6	33.0	29.1	35.9	31.4	22.0	19.6	.....	53
3.08	2.98	3.32	3.00	3.39	3.23	3.69	3.27	.....	54

† Included in Item 15. Average covers only those banks reporting service charges on deposit accounts or trust department revenue.

‡ Excludes transfers to and from valuation reserves.

OKLAHOMA MEMBER BANKS, GROUPED						
Number of banks.....	All Banks		Group 1 Under \$1 Million		Group 2 \$1 - 2 Million	
	1964	1963	1964	1963	1964	1963
	221	214	14	15	38	35
SUMMARY RATIOS						
<i>Percentage of Total Capital Accounts</i>						
1. Net current operating earnings.....	14.1	14.0	10.3	10.8	12.5	13.3
2. Net income before related taxes.....	11.4	12.3	9.0	9.9	10.3	11.2
3. Net income after taxes.....	8.0	8.4	7.0	7.4	7.8	8.2
4. Cash dividends declared.....	3.3	3.4	3.6	3.7	3.5	3.9
<i>Percentage of Total Assets</i>						
5. Total operating revenue.....	5.13	4.88	5.28	4.87	5.55	5.07
6. Salaries and wages.....	1.65	1.56	2.08	1.84	2.01	1.77
7. Interest on time and savings deposits.....	0.97	0.90	0.53	0.51	0.78	0.81
8. All other expenses .....	1.19	1.11	1.36	1.17	1.39	1.05
9. Total expenses .....	3.81	3.57	3.97	3.52	4.18	3.63
10. Net current operating earnings.....	1.31	1.31	1.31	1.35	1.38	1.44
11. Net income after taxes.....	0.72	0.79	0.86	0.93	0.78	0.88
SOURCES AND DISPOSITION OF INCOME						
<i>Percentage of Total Operating Revenue</i>						
12. Interest on U.S. Government securities.....	20.6	21.3	18.2	17.7	21.6	22.4
13. Interest and dividends on other securities.....	5.6	6.0	3.5	4.4	4.1	5.0
14. Revenue on loans.....	63.7	62.7	66.9	67.7	64.2	64.2
15. All other revenue.....	10.1	10.0	11.4	10.2	10.1	8.4
16. Total revenue .....	100.0	100.0	100.0	100.0	100.0	100.0
17. Service charges on deposit accounts†.....	7.3	7.3	7.1	6.2	6.5	5.6
18. Trust department revenue†.....	1.7	1.7	*	*	*	*
19. Salaries and wages.....	32.2	32.2	39.6	38.1	36.1	35.8
20. Officer and employee benefits.....	2.4	2.4	2.1	2.1	1.8	1.8
21. Interest on time and savings deposits.....	18.8	18.3	9.9	10.0	14.2	15.6
22. Net occupancy expense of bank premises.....	4.4	4.2	5.2	5.1	4.3	3.2
23. All other expenses.....	15.8	15.9	17.3	16.7	17.2	15.5
24. Total expenses .....	73.6	73.0	74.1	72.0	73.6	71.9
25. Net current operating earnings.....	26.4	27.0	25.9	28.0	26.4	28.1
26. Net losses (—) or recoveries (+) ‡.....	—4.0	—1.9	—3.3	—2.1	—3.8	—2.8
27. Net increase (—) or decrease (+) in valuation reserves .....	—0.8	—1.3	.....	+0.3	—0.8	—1.5
28. Taxes on net income.....	6.5	7.5	5.3	6.7	5.4	6.6
29. Net income after taxes.....	15.1	16.3	17.3	19.5	16.4	17.2
RATES OF RETURN ON SECURITIES AND LOANS						
<i>Percentage of Securities</i>						
30. Interest on U.S. Government securities.....	3.81	3.57	3.52	3.36	3.84	3.78
31. Interest and dividends on other securities.....	3.18	2.92	4.75	3.69	3.27	3.02
32. Net losses (—) or recoveries and profits (+) on total securities‡.....	+0.04	+0.08	.....	.....	+0.03	.....
<i>Percentage of Total Loans (Net)</i>						
33. Revenue on loans .....	7.65	7.70	8.76	8.70	8.44	8.30
34. Net losses (—) or recoveries (+) ‡.....	—0.45	—0.27	—0.41	—0.33	—0.50	—0.34
DISTRIBUTION OF TOTAL ASSETS						
<i>Percentage of Total Assets</i>						
35. U.S. Government securities .....	26.3	27.9	24.1	24.8	28.4	29.1
36. Other securities .....	9.5	9.8	5.6	6.5	7.0	8.1
37. Loans (net) .....	43.3	40.5	40.5	39.1	43.1	40.8
38. Cash assets .....	19.6	20.7	28.3	29.1	20.5	21.4
39. Real estate assets.....	1.2	1.0	1.4	0.4	0.9	0.6
40. All other assets .....	0.1	0.1	0.1	0.1	0.1	.....
41. Total assets .....	100.0	100.0	100.0	100.0	100.0	100.0
DISTRIBUTION OF TOTAL LOANS						
<i>Percentage of Total Loans (Gross)</i>						
42. Real estate loans .....	17.2	16.9	10.3	11.7	13.9	14.3
43. Loans to nonbank financial institutions.....	1.3	1.0	2.1	0.6	0.5	0.1
44. CCC loans to farmers.....	2.1	5.0	5.2	10.6	4.3	6.2
45. Other loans to farmers.....	30.6	30.9	43.3	42.5	41.8	45.5
46. Commercial and industrial loans.....	20.5	18.6	9.6	5.9	13.6	9.6
47. Consumer loans to individuals.....	26.4	25.9	27.8	27.5	24.8	23.3
48. All other loans.....	1.9	1.7	1.7	1.2	1.1	1.0
49. Total loans .....	100.0	100.0	100.0	100.0	100.0	100.0
OTHER RATIOS						
<i>In Percentage</i>						
50. Total capital accounts to total assets.....	10.3	9.7	14.5	12.8	12.6	10.9
51. Total capital accounts to total assets excluding U.S. Government securities and cash assets....	20.0	19.8	30.2	28.4	25.9	24.0
52. Total capital accounts to total deposits.....	11.8	10.8	18.1	14.7	15.0	12.5
53. Time to total deposits.....	30.8	28.9	18.1	16.7	26.0	26.7
54. Interest on time deposits.....	3.38	3.34	3.13	3.39	3.20	3.23

NOTE: Ratios for 1963 include latest revisions.  
 \* Figures not shown where fewer than three banks in the group.



ACCORDING TO SIZE OF DEPOSITS, 1964

Group 3 \$2 - 5 Million		Group 4 \$5 - 10 Million		Group 5 \$10 - 50 Million		Group 6 \$50 Million and Over		Your Figures	
1964	1963	1964	1963	1964	1963	1964	1963	1964	1963
84	81	41	39	38	38	6	6		
12.8	12.4	16.9	16.3	16.3	16.2	17.3	19.7		1
9.7	10.7	13.3	14.2	14.6	14.7	14.1	17.4		2
7.2	7.5	8.7	9.9	9.6	9.4	8.2	10.0		3
3.0	3.2	3.6	3.6	3.4	3.4	4.4	3.6		4
5.07	4.84	5.11	5.05	4.97	4.78	3.93	3.81		5
1.74	1.65	1.49	1.51	1.27	1.25	0.82	0.77		6
1.02	0.93	1.05	0.96	1.12	1.05	0.81	0.66		7
1.15	1.09	1.14	1.24	1.16	1.10	0.74	0.75		8
3.91	3.67	3.68	3.71	3.55	3.40	2.37	2.18		9
1.17	1.16	1.42	1.34	1.42	1.38	1.57	1.63		10
0.62	0.71	0.71	0.81	0.84	0.80	0.77	0.83		11
21.3	21.7	21.2	21.9	18.6	20.1	20.9	21.3		12
5.6	6.6	6.2	5.9	7.2	6.8	5.7	5.4		13
64.6	63.1	61.3	60.6	62.0	60.3	65.5	65.5		14
8.5	8.6	11.3	11.6	12.2	12.8	7.9	7.8		15
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
6.4	6.4	9.1	9.3	9.0	9.6	2.8	3.0		17
*	*	1.0	0.9	1.2	1.2	3.3	3.2		18
34.4	34.4	29.3	29.8	25.4	26.2	20.6	20.3		19
2.1	2.0	2.8	2.8	3.4	3.4	2.7	2.9		20
19.7	18.9	20.6	19.2	22.7	22.2	20.1	16.8		21
4.0	4.1	4.6	5.0	4.9	4.5	2.7	2.3		22
16.2	16.3	14.6	16.1	14.9	14.9	13.3	13.8		23
76.4	75.7	71.9	72.9	71.3	71.2	59.4	56.1		24
23.6	24.3	28.1	27.1	28.7	28.8	40.6	43.9		25
−5.0	−1.3	−4.8	−1.6	−1.8	−1.8	−2.7	−5.8		26
−0.5	−1.8	−1.1	−1.4	−1.0	−0.7	−3.8	+1.3		27
4.9	6.4	7.8	7.6	9.0	9.5	14.7	16.7		28
13.2	14.8	14.4	16.5	16.9	16.8	19.4	22.7		29
3.93	3.63	3.83	3.59	3.68	3.37	3.55	3.29		30
2.91	2.87	2.97	2.79	3.34	2.77	3.05	2.88		31
+0.01	+0.07	+0.08	+0.12	+0.08	+0.11	+0.04	+0.29		32
7.60	7.60	7.45	7.75	7.10	7.24	5.57	5.73		33
−0.51	−0.19	−0.49	−0.26	−0.25	−0.30	−0.29	−0.62		34
26.4	27.6	27.1	29.7	24.6	27.7	21.0	22.1		35
9.7	10.5	10.5	9.8	12.0	11.6	7.4	7.0		36
44.0	40.9	42.4	39.8	43.7	40.0	46.1	43.7		37
18.5	19.8	18.4	19.2	18.4	19.4	23.1	25.1		38
1.3	1.1	1.4	1.4	1.2	1.2	1.9	1.5		39
0.1	0.1	0.2	0.1	0.1	0.1	0.5	0.6		40
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
17.2	16.5	19.6	18.7	21.6	21.4	10.6	10.8		42
0.5	0.3	1.0	1.3	2.6	2.2	9.5	8.8		43
2.0	6.4	1.0	3.1	0.4	1.7	0.1	0.2		44
38.0	37.8	26.0	24.8	8.7	8.7	0.7	0.6		45
16.1	14.7	23.7	22.9	33.7	32.0	44.6	44.4		46
24.7	23.2	27.4	27.9	30.7	31.8	22.1	22.2		47
1.5	1.1	1.3	1.3	2.3	2.2	12.4	13.0		48
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
10.0	9.6	8.6	8.5	9.0	8.9	9.4	8.7		50
19.4	19.2	16.3	17.1	16.0	16.9	17.0	16.6		51
11.3	10.7	9.4	9.3	10.1	9.9	10.6	9.8		52
32.6	30.0	33.2	30.9	34.7	32.9	24.2	18.7		53
3.36	3.25	3.47	3.38	3.56	3.51	3.69	3.83		54

† Included in Item 15. Average covers only those banks reporting service charges on deposit accounts or trust department revenue.  
‡ Excludes transfers to and from valuation reserves.

**COLORADO, NEW MEXICO, AND WYOMING MEMBER BANKS,**

	All Banks		Group 1 Under \$1 Million		Group 2 \$1 - 2 Million	
	1964	1963	1964	1963	1964	1963
Number of banks.....	182	158	9	2*	21	15
<b>SUMMARY RATIOS</b>						
<i>Percentage of Total Capital Accounts</i>						
1. Net current operating earnings.....	14.2	16.1	—1.6		8.6	9.7
2. Net income before related taxes.....	11.0	13.9	—2.5		5.1	8.1
3. Net income after taxes.....	7.1	8.9	—2.7		3.6	6.6
4. Cash dividends declared.....	3.2	3.8	0.2		2.0	3.1
<i>Percentage of Total Assets</i>						
5. Total operating revenue.....	5.53	5.17	5.90		6.59	5.73
6. Salaries and wages.....	1.58	1.45	2.66		2.19	1.83
7. Interest on time and savings deposits.....	1.20	1.14	0.66		0.93	0.99
8. All other expenses.....	1.54	1.24	3.32		2.40	1.74
9. Total expenses.....	4.32	3.83	6.64		5.52	4.56
10. Net current operating earnings.....	1.21	1.34	—0.75		1.07	1.18
11. Net income after taxes.....	0.59	0.73	—0.98		0.54	0.78
<b>SOURCES AND DISPOSITION OF INCOME</b>						
<i>Percentage of Total Operating Revenue</i>						
12. Interest on U. S. Government securities.....	18.2	19.8	24.1		16.6	20.4
13. Interest and dividends on other securities.....	4.4	4.7	1.7		2.8	4.4
14. Revenue on loans.....	64.3	62.4	61.5		62.9	60.0
15. All other revenue.....	13.1	13.1	12.7		17.7	15.2
16. Total revenue.....	100.0	100.0	100.0		100.0	100.0
17. Service charges on deposit accounts†.....	9.5	9.3	8.1		14.3	11.8
18. Trust department revenue†.....	2.3	2.4	*		*	*
19. Salaries and wages.....	28.5	28.3	45.9		33.9	33.0
20. Officer and employee benefits.....	2.6	2.5	2.4		2.5	2.8
21. Interest on time and savings deposits.....	22.2	22.3	10.6		14.3	17.0
22. Net occupancy expense of bank premises.....	5.0	4.1	13.4		6.9	5.4
23. All other expenses.....	19.2	16.9	40.3		25.4	20.9
24. Total expenses.....	77.5	74.1	112.6		83.0	79.1
25. Net current operating earnings.....	22.5	25.9	—12.6		17.0	20.9
26. Net losses (—) or recoveries (+)‡.....	—3.3	—1.7	—4.0		—4.0	—1.6
27. Net increase (—) or decrease (+) in valuation reserves.....	—1.9	—1.7	—0.4		—2.1	—0.6
28. Taxes on net income.....	6.4	8.3	0.7		3.1	3.4
29. Net income after taxes.....	10.9	14.2	—17.7		7.8	15.3
<b>RATES OF RETURN ON SECURITIES AND LOANS</b>						
<i>Percentage of Securities</i>						
30. Interest on U. S. Government securities.....	3.65	3.36	3.55		3.61	3.61
31. Interest and dividends on other securities.....	3.85	3.29	5.61		5.41	3.45
32. Net losses (—) or recoveries and profits (+) on total securities‡.....	+0.01	+0.11	—0.01		+0.07	+0.14
<i>Percentage of Total Loans (Net)</i>						
33. Revenue on loans.....	7.36	7.30	8.78		8.38	8.55
34. Net losses (—) or recoveries (+)‡.....	—0.36	—0.27	—0.42		—0.58	—0.52
<b>DISTRIBUTION OF TOTAL ASSETS</b>						
<i>Percentage of Total Assets</i>						
35. U. S. Government securities.....	25.5	28.7	31.7		25.1	29.4
36. Other securities.....	6.9	7.2	1.8		3.5	6.8
37. Loans (net).....	48.8	44.9	43.6		49.5	42.3
38. Cash assets.....	17.1	17.7	20.1		20.0	19.8
39. Real estate assets.....	1.5	1.3	2.6		1.5	1.5
40. All other assets.....	0.2	0.2	0.2		0.4	0.2
41. Total assets.....	100.0	100.0	100.0		100.0	100.0
<b>DISTRIBUTION OF TOTAL LOANS</b>						
<i>Percentage of Total Loans (Gross)</i>						
42. Real estate loans.....	21.0	21.4	15.1		20.2	26.4
43. Loans to nonbank financial institutions.....	1.4	1.6	0.9		1.0	0.5
44. CCC loans to farmers.....	0.5	1.0	1.2		.....	.....
45. Other loans to farmers.....	28.8	31.5	26.8		17.0	26.1
46. Commercial and industrial loans.....	21.7	21.1	25.7		22.1	25.9
47. Consumer loans to individuals.....	23.8	21.4	29.1		35.7	20.5
48. All other loans.....	2.8	2.0	1.2		4.0	0.6
49. Total loans.....	100.0	100.0	100.0		100.0	100.0
<b>OTHER RATIOS</b>						
<i>In Percentage</i>						
50. Total capital accounts to total assets.....	10.9	9.6	27.5		15.9	15.2
51. Total capital accounts to total assets excluding U. S. Government securities and cash assets.....	20.1	18.9	61.5		29.4	30.8
52. Total capital accounts to total deposits.....	13.1	11.8	40.4		20.2	20.4
53. Time to total deposits.....	39.7	37.5	40.1		33.7	34.5
54. Interest on time deposits.....	3.34	3.29	2.43		3.18	2.92

NOTE: Ratios for 1963 include latest revisions.

\* Figures not shown where fewer than three banks in the group.



GROUPED ACCORDING TO SIZE OF DEPOSITS, 1964

Group 3 \$2 - 5 Million		Group 4 \$5 - 10 Million		Group 5 \$10 - 50 Million		Group 6 \$50 Million and Over		Your Figures	
1964	1963	1964	1963	1964	1963	1964	1963	1964	1963
62	54	41	40	38	36	11	11		
12.4	14.0	18.7	18.3	18.0	19.6	18.2	18.3	.....	1
9.1	11.8	16.2	16.5	14.0	16.7	14.5	15.9	.....	2
6.3	8.0	10.7	10.0	8.2	10.5	8.2	8.6	.....	3
2.9	3.5	3.8	4.1	3.9	4.1	4.6	4.5	.....	4
5.51	5.10	5.27	5.09	5.41	5.36	4.78	4.73	.....	5
1.60	1.52	1.35	1.33	1.36	1.37	1.12	1.17	.....	6
1.20	1.06	1.18	1.10	1.43	1.37	1.37	1.30	.....	7
1.50	1.17	1.15	1.15	1.24	1.17	1.10	1.04	.....	8
4.30	3.75	3.68	3.58	4.03	3.91	3.59	3.51	.....	9
1.21	1.36	1.59	1.51	1.37	1.45	1.19	1.21	.....	10
0.60	0.76	0.91	0.82	0.64	0.77	0.54	0.57	.....	11
17.5	19.6	20.5	21.0	17.1	18.2	15.6	15.3	.....	12
4.6	5.1	5.1	4.9	5.1	4.4	3.6	3.2	.....	13
65.3	62.9	62.8	61.9	64.7	63.3	67.1	67.7	.....	14
12.6	12.4	11.6	12.2	13.1	14.1	13.7	13.8	.....	15
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
9.5	9.1	8.7	8.9	9.3	10.2	5.2	5.7	.....	17
0.3	1.0	0.5	0.9	1.9	2.0	5.2	5.1	.....	18
28.9	29.8	25.5	26.1	25.1	25.5	23.5	24.7	.....	19
2.5	2.3	2.7	2.8	2.7	2.6	2.5	2.6	.....	20
22.3	20.8	22.8	22.1	26.9	26.0	28.7	27.5	.....	21
4.5	3.5	3.7	3.9	4.4	4.4	4.7	4.4	.....	22
19.7	16.7	15.1	15.6	15.5	14.5	15.8	14.9	.....	23
77.9	73.1	69.8	70.5	74.6	73.0	75.2	74.1	.....	24
22.1	26.9	30.2	29.5	25.4	27.0	24.8	25.9	.....	25
−4.7	−2.4	−1.8	−0.3	−1.9	−2.6	−3.8	−1.1	.....	26
−1.1	−1.6	−2.2	−2.6	−3.2	−1.3	−1.1	−2.4	.....	27
5.4	7.7	8.9	10.4	8.3	8.6	8.4	10.5	.....	28
10.9	15.2	17.3	16.2	12.0	14.5	11.5	11.9	.....	29
3.73	3.34	3.62	3.37	3.58	3.32	3.72	3.17	.....	30
3.92	3.52	3.33	3.09	3.22	3.04	3.19	3.16	.....	31
+0.01	+0.11	−0.01	+0.16	+0.06	.....	−0.22	+0.22	.....	32
7.37	7.28	7.10	7.17	7.13	7.24	6.00	6.20	.....	33
−0.45	−0.34	−0.29	−0.16	−0.20	−0.25	−0.18	−0.14	.....	34
24.5	28.3	28.3	30.5	24.6	28.1	19.7	22.2	.....	35
7.1	7.2	8.1	7.7	8.6	7.7	5.6	4.9	.....	36
49.3	44.5	46.9	43.8	49.5	47.2	53.4	51.4	.....	37
17.5	18.8	15.5	16.8	15.5	15.3	18.5	19.1	.....	38
1.5	1.1	1.0	1.0	1.6	1.4	2.2	1.7	.....	39
0.1	0.1	0.2	0.2	0.2	0.3	0.6	0.7	.....	40
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
17.2	15.9	22.6	22.2	26.5	26.3	23.8	22.2	.....	42
1.0	1.0	1.1	1.1	1.3	1.7	6.5	7.0	.....	43
0.5	1.8	0.8	1.2	0.4	0.4	.....	.....	.....	44
39.4	46.1	32.4	31.0	21.4	21.2	5.2	5.2	.....	45
19.9	16.6	19.7	20.5	23.3	23.2	29.2	31.1	.....	46
19.8	17.4	22.2	23.0	25.4	25.7	20.6	21.6	.....	47
2.2	1.2	1.2	1.0	1.7	1.5	14.7	12.9	.....	48
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
11.0	9.9	8.6	8.3	7.7	7.5	6.8	6.9	.....	50
19.7	19.3	15.7	15.8	13.1	13.5	11.0	11.7	.....	51
12.9	11.3	9.6	9.2	8.5	8.2	7.5	7.6	.....	52
39.4	35.5	40.0	37.8	42.7	41.8	40.7	38.9	.....	53
3.37	3.21	3.20	3.17	3.65	3.59	3.68	3.67	.....	54

† Included in Item 15. Average covers only those banks reporting service charges on deposit accounts or trust department revenue.  
‡ Excludes transfers to and from valuation reserves.

OPERATING RATIOS OF MEMBER BANKS IN THE

	1949	1950	1951	1952	1953	1954
SUMMARY RATIOS						
Percentage of Total Capital Accounts						
1. Net current operating earnings.....	18.8	18.0	17.7	17.9	16.9	15.8
2. Net income before related taxes.....	16.5	16.3	15.7	15.9	14.2	15.0
3. Net income after taxes.....	12.6	12.1	11.3	10.5	8.9	10.2
4. Cash dividends declared.....	3.7	3.8	3.8	3.6	3.3	3.3
Percentage of Total Assets						
5. Total operating revenue\$ .....	2.69	2.85	2.99	3.05	3.15	3.17
6. Salaries and wages\$.....	0.85	0.94	1.01	1.02	1.07	1.10
7. Interest on time and savings deposits.....	0.10	0.10	0.12	0.15	0.19	0.22
8. All other expenses\$ .....	0.59	0.61	0.62	0.63	0.65	0.67
9. Total expenses\$ .....	1.52	1.65	1.75	1.81	1.92	1.98
10. Net current operating earnings.....	1.17	1.20	1.24	1.24	1.23	1.19
11. Net income after taxes.....	0.78	0.82	0.81	0.74	0.65	0.76
SOURCES AND DISPOSITION OF INCOME						
Percentage of Total Operating Revenue						
12. Interest on U. S. Government securities\$.....	26.9	24.8	23.0	22.5	24.0	23.8
13. Interest and dividends on other securities\$.....	4.7	4.6	4.6	4.4	4.5	5.2
14. Revenue on loans\$.....	54.3	56.6	59.0	60.5	59.3	58.6
15. All other revenue\$.....	14.1	14.0	13.4	12.6	12.2	12.4
16. Total revenue .....	100.0	100.0	100.0	100.0	100.0	100.0
17. Service charges on deposit accounts\$†.....	7.9	7.9	7.7	7.2	7.1	7.3
18. Trust department revenue\$†.....	2.5	2.8	2.5	2.5	2.5	2.8
19. Salaries and wages\$ .....	31.6	33.1	33.7	33.4	34.1	34.6
20. Officer and employee benefits.....	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
21. Interest on time and savings deposits\$.....	3.6	3.6	3.9	5.0	5.9	6.8
22. Net occupancy expense of bank premises.....	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
23. All other expenses\$.....	21.8	21.4	20.9	20.8	20.6	21.0
24. Total expenses\$ .....	57.0	58.1	58.5	59.2	60.6	62.4
25. Net current operating earnings\$.....	43.0	41.9	41.5	40.8	39.4	37.6
26. Net losses (—) or recoveries (+)\$‡.....	{ -4.9	-3.5	-4.3	-4.2	-6.1	-1.1
27. Net increase (—) or decrease (+) in valuation reserves\$ .....						
28. Taxes on net income\$.....						
29. Net income after taxes\$.....	29.2	28.7	27.0	24.4	20.9	24.3
RATES OF RETURN ON SECURITIES AND LOANS						
Percentage of Securities						
30. Interest on U. S. Government securities.....	1.7	1.7	1.8	1.88	2.04	2.09
31. Interest and dividends on other securities.....	2.6	2.6	2.5	2.54	2.51	2.54
32. Net losses (—) or recoveries and profits (+) on total securities‡ .....	-----	-----	-0.1	-0.06	-0.05	+0.13
Percentage of Total Loans (Net)						
33. Revenue on loans.....	6.0	6.2	6.3	6.22	6.14	6.10
34. Net losses (—) or recoveries (+)‡.....	-0.3	-0.2	-0.2	-0.20	-0.43	-0.26
DISTRIBUTION OF TOTAL ASSETS						
Percentage of Total Assets						
35. U. S. Government securities.....	40.0	38.8	35.9	33.9	34.7	34.1
36. Other securities .....	6.1	6.4	6.6	6.4	6.7	7.2
37. Loans (net) .....	25.6	27.3	29.1	31.0	31.6	31.5
38. Cash assets .....	27.8	27.0	27.9	28.2	26.5	26.6
39. Real estate assets .....	0.4	0.4	0.4	0.4	0.4	0.5
40. All other assets.....	0.1	0.1	0.1	0.1	0.1	0.1
41. Total assets .....	100.0	100.0	100.0	100.0	100.0	100.0
DISTRIBUTION OF TOTAL LOANS						
Percentage of Total Loans (Gross)						
42. Real estate loans .....	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
43. Loans to nonbank financial institutions.....	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
44. CCC loans to farmers.....	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
45. Other loans to farmers.....	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
46. Commercial and industrial loans.....	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
47. Consumer loans to individuals.....	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
48. All other loans .....	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
49. Total loans .....	100.0	100.0	100.0	100.0	100.0	100.0
OTHER RATIOS						
In Percentage						
50. Total capital accounts to total assets.....	6.4	6.9	7.3	7.2	7.5	7.8
51. Total capital accounts to total assets excluding U. S. Government securities and cash assets..	21.8	22.0	22.0	20.6	20.8	21.2
52. Total capital accounts to total deposits.....	6.9	7.5	7.9	7.8	8.2	8.5
53. Time to total deposits.....	10.5	10.6	10.9	11.8	13.4	14.5
54. Interest on time deposits.....	0.9	0.9	1.1	1.26	1.34	1.42

NOTE: Ratios for 1963 include latest revisions.  
 § Ratios for 1961 and subsequent years not strictly comparable with 1960 and prior years because of changes in the Income and Dividends report. Ratios 6, 7, and 8 are estimated for the years 1949-59 and will not necessarily add to Ratio 9.



TENTH FEDERAL RESERVE DISTRICT, 1949-1964

1955	1956	1957	1958	1959	1960	1961	1962	1963	1964
15.6	15.5	15.1	14.3	16.7	16.8	15.3	15.6	14.7	14.2
13.1	12.1	12.4	13.4	12.8	14.5	13.7	14.1	12.8	11.8
8.4	8.0	8.5	9.3	8.6	10.4	8.9	9.6	8.7	8.2
3.4	3.3	3.4	3.4	3.4	3.5	3.6	3.4	3.4	3.2
3.32	3.53	3.74	3.83	4.10	4.44	4.36	4.56	4.73	5.00
1.15	1.24	1.30	1.33	1.33	1.42	1.41	1.42	1.42	1.51
0.23	0.25	0.33	0.41	0.46	0.54	0.58	0.71	0.90	0.99
0.71	0.76	0.81	0.84	0.88	0.97	0.98	1.03	1.08	1.19
2.10	2.26	2.45	2.59	2.67	2.93	2.97	3.16	3.40	3.69
1.22	1.27	1.29	1.24	1.43	1.51	1.39	1.40	1.32	1.31
0.67	0.67	0.74	0.81	0.75	0.94	0.81	0.86	0.79	0.74
23.8	25.0	25.1	23.3	24.3	24.3	22.2	21.9	21.4	21.0
5.3	5.7	6.0	6.7	6.3	6.3	6.4	6.5	6.4	6.1
58.6	57.3	56.9	58.0	58.3	58.5	60.9	61.3	62.1	62.7
12.3	12.0	12.0	12.0	11.1	10.9	10.5	10.3	10.1	10.2
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
7.4	7.5	7.6	7.7	7.2	7.2	7.4	7.4	7.1	7.1
2.4	2.4	2.5	2.4	2.5	2.0	2.4	2.4	2.5	2.7
34.7	35.2	34.8	34.6	32.4	32.0	32.4	31.2	30.3	30.0
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	2.3	2.4	2.5	2.5
7.0	7.1	8.8	10.6	11.1	12.0	13.2	15.4	18.9	19.9
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	4.3	4.1	4.1	4.4
21.3	21.4	21.7	22.0	21.5	21.8	15.6	15.9	15.9	16.3
63.0	63.7	65.3	67.2	65.0	65.8	67.8	69.0	71.7	73.1
37.0	36.3	34.7	32.8	35.0	34.2	32.2	31.0	28.3	26.9
-4.2	-5.4	-3.8	+0.1	-5.8	-3.0	-1.8	-1.8	-1.8	-3.0
-1.4	-1.7	-1.8	-2.2	-1.8	-1.2	-1.4	-1.2	-1.5	-1.2
11.0	9.6	9.0	9.3	8.8	8.5	10.0	8.9	8.0	7.0
20.4	19.6	20.1	21.4	18.6	21.5	19.0	19.1	17.0	15.7
2.13	2.49	2.61	2.69	2.99	3.47	3.30	3.47	3.51	3.79
2.38	2.43	2.56	2.78	2.83	3.03	3.03	3.22	3.19	3.42
-0.09	-0.24	-0.14	+0.18	-0.39	+0.05	+0.16	+0.11	+0.08	+0.01
6.34	6.38	6.78	6.50	6.66	6.79	6.59	6.86	6.90	6.99
-0.19	-0.14	-0.13	-0.08	-0.10	-0.21	-0.22	-0.21	-0.20	-0.31
34.8	33.8	34.3	31.8	31.9	29.9	28.2	27.8	27.5	26.2
8.0	8.8	9.2	9.6	9.5	9.4	9.4	9.5	9.5	9.5
31.5	32.6	32.2	35.0	36.8	39.0	41.0	41.7	43.5	45.3
25.1	24.1	23.5	22.8	20.9	20.8	20.4	20.0	18.4	17.7
0.5	0.6	0.7	0.7	0.8	0.8	0.9	0.9	1.0	1.2
0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
n.a.	n.a.	n.a.	n.a.	n.a.	15.3	15.0	15.5	16.1	16.7
n.a.	n.a.	n.a.	n.a.	n.a.	1.4	1.3	1.2	1.2	1.3
n.a.	n.a.	n.a.	n.a.	n.a.	6.2	10.0	8.6	6.3	2.6
n.a.	n.a.	n.a.	n.a.	n.a.	39.2	36.3	37.1	37.9	37.8
n.a.	n.a.	n.a.	n.a.	n.a.	16.1	16.2	16.5	16.8	18.0
n.a.	n.a.	n.a.	n.a.	n.a.	20.5	19.9	19.7	20.2	21.8
n.a.	n.a.	n.a.	n.a.	n.a.	1.3	1.3	1.4	1.5	1.8
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
8.2	8.6	9.0	9.0	8.9	9.4	9.5	9.3	9.5	10.2
21.8	21.9	22.8	21.2	20.1	20.4	19.4	18.9	18.6	19.3
9.0	9.5	10.0	10.1	10.0	10.6	10.6	10.4	10.9	11.8
15.4	16.0	17.8	20.2	21.2	22.9	24.5	27.0	30.0	32.8
1.44	1.55	1.83	2.00	2.13	2.36	2.45	2.69	3.15	3.22

† Included in Item 15. Average covers only those banks reporting service charges on deposit accounts or trust department revenue.  
‡ Excludes transfers to and from valuation reserves on loans, beginning 1949; on securities, beginning 1953.  
n.a. Not available.

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